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CLAIMS

What is claimed is:

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1. A portable unit comprising:

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a casing;

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an antenna; and

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logic employed within the casing, the logic including

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a wireless transceiver coupled to the antenna,

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a processing unit coupled to the wireless transceiver, and

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a memory unit including user identification information and user

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transaction information.

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2. The portable unit of claim 1, wherein the memory unit includes a protected

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memory area to store the user information and a non-protected memory area to

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store transaction confirmations and card information having a low level of

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security.

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3. The portable unit of claim 1, wherein the user identification information

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includes at least one of a drivers license data and a social security number.

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4. The portable unit of claim 3, wherein the user transaction information

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includes card information including a credit card number and expiration date.

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5. The portable unit of claim 1, wherein the logic further including a display

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coupled to the processing unit to display at least the user identification

3

information.

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6. The portable unit of claim 1, wherein the logic further including an

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input/output (I/O) interface having at least one I/O port accessible through the

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casing and a device driver in communication with both the processing unit and the

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I/O interface.

- 1 7. The portable unit of claim 6, wherein the logic further including a tertiary
2 device and a tertiary device driver in communication with both the processing unit
3 and the tertiary device.
- 1 8. The portable unit of claim 5 further comprising an alphanumeric key pad
2 included within the casing, the alphanumeric key pad is configured to provide
3 input data to the processing unit.
- 1 9. The portable unit of claim 7 further comprising a remote control
2 transceiver in communication with both the device driver and the tertiary device
3 driver, the remote control transceiver to transmit a remote control transmission
4 code for opening/closing a selected item.
- 1 10. The portable unit of claim 9, wherein the selected item includes an electro-
2 mechanical lock.
- 1 11. A method for transmitting information between a portable unit and an
2 entity, comprising:
3 establishing communications by the entity with the portable unit;
4 verifying and authenticating a user of the portable unit; and
5 uploading user information into the portable unit if the user is verified and
6 authenticated.
- 1 12. The method of claim 11, wherein the verifying and authenticating of the
2 user includes receiving downloaded user identification information from the
3 portable unit.
- 1 13. The method of claim 12, wherein the user identification information
2 includes biometrics.
- 1 14. The method of claim 11, wherein the verifying and authenticating of the
2 user includes receiving for review user identification information printed on a
3 separate document.
- 1 15. The method of claim 11, wherein the uploading of the user information
2 includes accessing records stored on a computer of the entity and uploading the

3 user information into the portable unit via an input/output (I/O) port of the
4 portable unit.

1 16. The method of claim 11, wherein the uploading of the user information
2 includes swiping a magnetic stripped card into a magnetic card reader, converting
3 information stored within the magnetic stripped card into digital information and
4 uploading the digital information into the portable unit via an input/output (I/O)
5 port of the portable unit.

1 17. The method of claim 11, wherein the uploading of the user information
2 further includes swiping a smart card into a smart card reader, converting
3 information stored within the chip of the smart card into digital information and
4 uploading the digital information into the portable unit via an input/output (I/O)
5 port of the portable unit.

1 18. The method of claim 15, wherein the uploading of the user information
2 further includes transferring the information into a protected memory area of an
3 internal memory within the portable unit.

1 19. The method of claim 15, wherein the uploading of the user information
2 further includes transferring the information into a protected memory area of a
3 tertiary device within the portable unit.

1 20. The method of claim 11 further comprising prompting user of the portable
2 unit to set up at least one of a user identification and a password after completion
3 of the uploading of the information.

1 21. The method of claim 11 further comprising denying access to the
2 information if the user is unable to be verified and authenticated.

1 22. The method of claim 11, wherein the entity is one of a financial institution,
2 a governmental agency, a commercial enterprise, a non-profit enterprise and a
3 kiosk.

1 23. The method of claim 11, wherein the establishing of communications
2 includes establishing an internet connection with a web site of the entity.

1 24. The method of claim 23, wherein the uploading of the user information
2 includes uploading a file to an electronic mail address or web site accessible by
3 the portable unit.

1 25. The method of claim 11, wherein the uploading of the user information
2 occurs over the wireless telephone link.

1 26. The method of claim 11 further comprising uploading of remote codes into
2 the portable unit, if the user is verified and authenticated. includes accessing the
3 remote codes stored on a computer of an entity and uploading the remote codes
4 into the portable unit via an input/output (I/O) port of the portable unit.

1 27. The method of claim 26, wherein the uploading of the remote codes
2 includes accessing the remote codes stored on a computer of an entity and
3 uploading the remote codes into the portable unit via an input/output (I/O) port of
4 the portable unit.

1 28. The method of claim 26, wherein the uploading of the remote codes
2 includes uploading the remote codes from a universal programmable remote
3 control.

1 29. The method of claim 26, wherein the uploading of the remote codes
2 includes manually inputting the remote codes into the portable unit using the
3 keypad.

1 30. The method of claim 26, wherein the remote codes include a transmission
2 format including at least one of digital signals, one or more analog signals
3 modulated within a selected frequency range, series of infrared pulses, radio
4 frequency, optical signals and laser.

1 31. The method of claim 26, wherein the uploading of the remote codes
2 includes transferring the remote codes into a protected memory area of an internal
3 memory within the portable unit.

1 32. The method of claim 26, wherein the uploading of the remote codes
2 further includes transferring the remote codes into a remote control transceiver
3 within the portable unit.

1 33. A software program embodied in a machine readable medium and
2 executed by a processing unit within a portable unit, comprising:

3 a first program for displaying a menu on a display of the portable unit to
4 allow selection of one of a plurality of function keys associated with different
5 function categories;

6 a second program for displaying a listing of menu categories for user
7 information, including card information, stored within the portable unit so that, if
8 a digital identification function is selected, the menu categories including drivers
9 license and credit card will be displayed; and

10 a third program for displaying a listing of menu categories for adding,
11 changing or deleting remote control transmission codes, stored within the portable
12 unit, for locking and unlocking selected items, if a remote control function is
13 selected.

1 34. The software program of claim 33, further comprising a fourth program to
2 prompt the user for entering at least one of a user identification and a password
3 and authenticating the user.

1 35. The software program of claim 33, wherein the second program, when
2 signaled, displays a listing of all names of drivers having drivers license
3 information stored within the portable unit, if the user has been authenticated.

1 36. The software program of claim 35, wherein the second program further
2 displays a listing of all names of drivers having drivers license information stored
3 within the portable unit.

1 37. The software program of claim 35, wherein the second program further
2 displays drivers license information, including a digital picture, of any driver
3 selected.

1 38. The software program of claim 33, wherein the second program further
2 displays a listing of all user information, including ATM, debit and credit cards
3 stored within the portable unit, if the user has been authenticated.

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1 39. The software program of claim 33, wherein the second program further
2 allows user information to be uploaded to internal memory of the portable unit, if
3 the user has been authenticated.

1 40. The software program of claim 33, further comprising a fourth program for
2 retrieving and transmitting user information, including card information, and for
3 allowing user information to be downloaded to tertiary devices of the portable unit
4 if the user has been authenticated.

1 41. The software program of claim 40, wherein the fourth program prevents user
2 information from being uploaded from an unauthorized entity.

1 42. The software program of claim 40, wherein the fourth program further
2 prevents user information from being uploaded from another portable unit.

1 43. The software program of claim 40, wherein the fourth program further allows
2 user information to be retrieved from internal memory of the portable unit and
3 transmitted to a targeted transactional entity via the I/O interface of the portable
4 unit, if the user has been authenticated.

1 44. The software program of claim 40, wherein the fourth program further allows
2 user information to be retrieved from tertiary devices of the portable unit and
3 transmitted to a targeted transactional entity via the I/O interface of the portable
4 unit, if the user has been authenticated.

1 45. The software program of claim 33, further comprising a fourth program
2 allowing the user information to be printed by a printer coupled to the portable
3 unit, if the user has been authenticated.

1 46. The software program of claim 45, wherein the fourth program further allows
2 a digital receipt and confirmation of transactions to be downloaded into
3 unprotected areas of memory within the portable unit.

1 47. The software program of claim 33, wherein the selected items include a
2 locking mechanism associated with one of an automobile, a residence or an office.

1 48. The software program of claim 33, wherein the third program to convert the
2 original format of the transmission code to digital format and transfer the re-
3 formatted code to protected area of internal memory.

1 49. The software program of claim 33, wherein the third program to determine if
2 the remote control transmission codes are to be transmitted locally over a remote
3 control transceiver of the portable unit or remotely over a wireless telephone
4 channel to be established between the portable unit and the locking mechanism of
5 the selected item.

1 50. A software program embodied in a machine readable medium and executed
2 by a processing unit within a transactional entity for receiving user transaction
3 information from the portable unit.

1 51. The method of claim 50, wherein the receiving user transaction information
2 includes wireless methods of communication.

1 52. The software program of claim 50, wherein the software program allows the
2 uploading of a digital receipt and confirmation of transactions into a portable unit.

1 53. A cellular phone comprising:

2 a casing;

3 an antenna; and

4 logic employed within the casing, the logic including a wireless
5 transceiver coupled to the antenna, a processing unit coupled to the wireless
6 transceiver, a memory unit coupled to the processing unit, a plurality of software
7 drivers in communications with the processing unit, the plurality of software
8 drivers include a device driver and a tertiary device driver, a tertiary device in
9 communication with the tertiary device driver, an input/output interface in
10 communication with the device driver, and a remote control transceiver in
11 communication with the plurality of software drivers.

1 54. A method for accessing user information downloaded into a portable unit,
2 comprising:

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3 selecting a key of the portable unit to access user identification
4 information;

5 selecting a function to display user identification information; and

6 accessing the user identification information from a protected area of
7 memory internal to the portable unit.

1 55. The method of claim 54, wherein the accessing of the user identification
2 information includes accessing a protected area of memory within a tertiary
3 device contained within the portable unit.

1 56. The method of claim 55, wherein the user identification information includes
2 a drivers license name, a drivers license number and a digital picture.

1 57. The method of claim 54 further comprising:

2 selecting a function to download the user identification information.

1 58. The method of claim 54 further comprising:

2 entering an Internet Protocol (IP) address as a destination address for
3 receipt of the downloaded user identification information.

1 59. The method of claim 54 further comprising:

2 selecting a function to download the user identification information to a
3 printer in communication with the portable unit.

1 60. A method for accessing user information downloaded into a portable unit,
2 comprising:

3 selecting a key of the portable unit to access user transaction information;

4 selecting a function to retrieve the user transaction information from
5 memory within the portable unit; and

6 transmitting the user transaction information to an input/output interface
7 of the portable unit for transmission to a targeted transactional entity.

1 61. The method of claim 60, wherein the user transaction information includes a
2 credit card number and expiration date.

